

***Eliminate  
the administration  
and liability  
of your future  
Life Conversion  
policies.***

A one-of-a-kind  
product designed  
specifically for  
group life  
conversions

To discuss how  
we may be able to help,  
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**Gerber Life Insurance Company**



**Outsource  
Your  
Group Life  
Insurance  
Conversions**

**Health Reinsurance  
Management Partnership**

**Life Insurance  
offered through  
Gerber Life  
Insurance Company**

***Now you can outsource both the administrative responsibilities and the financial risk of future group life conversions.***

***Our expert focus brings professional management to this often neglected area, generating significant savings for you.***

# ***Group Life Insurance Conversions***

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## **Disadvantages of Managing In-house**

### **Individual Applications**

Interaction with life conversion applicants and confirming eligibility can be time consuming and costly. Failure to comply with deadlines imposed by insurance regulations can be expensive.

### **Years of Administration**

Group life is a relatively short duration policy, but individual policies can have a much longer duration.

### **Whole Life Product Administration**

Whole life administration entails filing forms, issuing policies, premium collection, policy illustrations, cash values and more.

### **Excess Mortality**

Mortality in the first year after conversion is much higher than standard mortality.

## **Advantages of Outsourcing**

Interaction with conversion applicants is transferred to professionals accustomed to handling a large volume of transactions in compliance with deadlines imposed by insurance regulations.

Since individual life policies can remain in effect for years, the day-to-day administration of individual policies is no longer your concern.

No need to build or provide the infrastructure to support day-to-day whole life policy administration.

You no longer bear the risk or volatility of excess mortality, providing you with capital relief.